

Information to identify the case:

Debtor 1	<u>Leda P. Vinas</u>	Social Security number or ITIN	xxx-xx-2850
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-31234-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leda P. Vinas

2/1/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Leda P. Vinas
 Debtor

Case No. 18-31234-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db
 517834375 +Leda P. Vinas, 209 Comly Road, Apt. A27, Lincoln Park, NJ 07035-1191
 Apothaker Scian, PC, 520 Fellowship Road, Ste. C306, PO Box 5496,
 Mount Laurel, NJ 08054-5496
 517834376 +Beaver Brook Associates, 209 Comly Road, Ste. A12, Lincoln Park, NJ 07035-1190
 517834381 +State of NJ, Municipal Court of Oakland Boro, 10 Lawlor Drive, Oakland, NJ 07436-1820
 517834383 +Walter Kavanagh, Court Officer, Morristown Special Civil Part, PO Box 1702,
 Morristown, NJ 07962-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Feb 02 2019 06:28:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 517834373 E-mail/Text: ebn@americollect.com Feb 02 2019 02:05:55 Americollect, Po Box 1566,
 1851 South Alverno Road, Manitowoc, WI 54221
 517834372 +EDI: GMACFS.COM Feb 02 2019 06:28:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 517834374 +EDI: AMEREXPR.COM Feb 02 2019 06:28:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 517834377 +E-mail/Text: bankruptcy@cavps.com Feb 02 2019 02:06:13 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517834378 +EDI: CHASE.COM Feb 02 2019 06:28:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 517834379 +EDI: RESURGENT.COM Feb 02 2019 06:28:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
 Po Box 10497, Greenville, SC 29603-0497
 517834380 +EDI: RESURGENT.COM Feb 02 2019 06:28:00 Resurgent Capital Services, Po Box 10587,
 Greenville, SC 29603-0587
 517834382 EDI: TFSR.COM Feb 02 2019 06:28:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408
 517834384 EDI: WFFC.COM Feb 02 2019 06:28:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606
 517834385 +EDI: WFFC.COM Feb 02 2019 06:28:00 Wells Fargo Bank Ia N, Attn: Bankruptcy Dept,
 Po Box 6429, Greenville, SC 29606-6429

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
 Carlos D Martinez on behalf of Debtor Leda P. Vinas cmartinez@scura.com,
 ecfbkfilings@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com/dstevens@scura.com/jesposit
 o@scuramealey.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcDonald@kmlawgroup.com, bkggroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5